

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:

KEITH KLOZA



Order Filed on May 23, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Case No.: 22-11477**

**Judge: VINCENT F. PAPALIA**

**ORDER DISMISSING PETITION**

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

**DATED: May 23, 2023**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

Case No.: 22-11477

Caption of Order: Order Dismissing Petition

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THIS MATTER having come before the Court on the application of the Chapter 13 Standing Trustee, and the Court having considered the Chapter 13 Standing Trustee's application and the Court having ordered the debtor(s) to sell or refinance property or complete a loan modification as set forth in the attached certification, and the debtor(s) having failed to comply with that order as set forth in the attached certification, and good and sufficient cause appearing therefrom for the entry of this order, it is:

ORDERED AND DIRECTED, that the Debtor(s) Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder are hereby dismissed without prejudice.

Pursuant to [11 U.S.C. Sec. 349\(b\)](#) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

In re:  
Keith Kloza  
Debtor

Case No. 22-11477-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 24, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2023:

Recip ID	Recipient Name and Address
db	+ Keith Kloza, 5 Wadsworth Street, Wallington, NJ 07057-2216

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Please refer to IDNTFI Certification Statement dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Keith Kloza ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5